

Notes from Social Security Committee event

19 January 2017, Brunton Hall, Musselburgh

Attendance

Sandra White MSP (Convener), Pauline McNeill (MSP) deputy Convener, Adam Tomkins, MSP, Alison Johnstone MSP, Ben Macpherson MSP, George Adam (MSP), Gordon Lindhurst MSP, Mark Griffin MSP, Ruth Maguire (MSP)

17 Universal Credit (UC) claimants, 10 advice or support workers

Notetakers: Simon Watkins, Anne Peat, Jenny Goldsmith, Suzanne Lyden, Jon Shaw, Kirsty Rimmer (all Scottish Parliament staff).

Background / Context

Universal Credit (UC) is being introduced in stages across the UK. The full digital service has been operational in Musselburgh since March 2016. The Committee decided Musselburgh would be a good focus for its mini-inquiry looking at the lessons from early UC roll-out areas and what improvements are needed.

On 19 January 2017 we met and spoke informally with claimants and support workers at the Brunton Hall in Musselburgh. We put on record our thanks to everyone who attended and told us about their experiences.

What we heard about UC generally

A number of attendees, claimants and advice workers were supportive of the theory of UC and its aims. There was recognition that it was a new system and everyone was learning. One CAB advice worker said having all six benefits assessed at the same time and having a real-time system were improvements. An online account, where all relevant information is recorded and easily accessed, should also be an improvement. The system should know instantly how much people have been paid with less likelihood of overpayments. That particular CAB worker said that a lot of people they used to deal with, no longer needed their services; they can deal with matters online themselves. The view of that CAB worker was, for the vast majority of claimants he sees, the transition to an online system could be a welcome change because it will enable people to deal with things themselves but there are concerns around implementation and support.

The views of a large majority of the claimants and advice workers we spoke to about their direct experiences, suggest that although UC may be a good idea, the practical implementation of the system and how it is resourced is causing real problems. Long response times and a lack of available local support and information are causing significant difficulties and undermining confidence in UC. There is a widely shared view that the “test and learn approach” is not working in practice, that feedback is not being responded to and some claimants are feeling like “guinea pigs”. Claimants

and their advisers said that local DWP staff had been as helpful as they could in difficult circumstances, and recognised that the difficulties they had experienced were not the fault of local DWP employees.

Some direct quotes from claimants:

“Staff at the jobcentre are trying but a lot of them don't seem to know what they're doing. They don't have any authority to make decisions; everything is just referred to the helpcentre. Information passed to the helpcentre is just ignored. ”

“Real lives are being affected; my marriage is hanging by a thread due to the stress”

“I'm sitting up night after night worried I will lose the house. I can't work and my great fear is homelessness”

“You get your payment in dribs and drabs and you have to pick and choose what bills you pay.”

“The thing you have to keep paying is the broadband that's your lifeline”

“It's the uncertainty...it's supposed to be like work but it's not. Payments don't come on time and you don't know how much you are getting”

“You get told payment will be backdated but that's no good today, I need to feed the family”

“We didn't choose this, this is not choice its need but we're made to feel lazy”

“I've worked all my life and now I'm being made to feel terrible. You pay your NI and tax and then through no fault of your own you need to get a bit back but you're made to feel bad”

What we heard about transitional issues

Housing and childcare elements of UC are causing particular problems. People who have never had rent arrears before are now in arrears, causing stress and anxiety and exacerbating health conditions. People are worried about losing their homes.

A claimant told us about having to give up work because DWP had not paid her childcare element and she couldn't pay her childminder.

One attendee spoke about the problems she had encountered trying to get a work capability assessment for her son who has learning difficulties. She applied in October and is still waiting for the assessment. We heard in some cases it is over a year before an assessment. A support worker told us of a claimant who had been on UC for a year but had still not received a work capability assessment due to the backlog of people waiting for assessment.

We heard that frontline DWP staff are trying their best but it is clear that some do not understand UC and have not had sufficient training to enable them to deal with vulnerable people. The quality of the claimant experience depends on the knowledge of the DWP adviser and it is important that claimants build a good relationship with their adviser. Some told us they had been able to do that but others said advisers had tried to sign them up to work commitments beyond their capabilities and did not seem to understand the claimant's condition.

What we heard about systemic issues

We were told about the difficulties faces by some claimants who require the support of an advocate, that DWP systems do not make this easy. Contrast was drawn with HMRC where an online form can be lodged and processed within 48 hrs. We heard where two adults in one house make a claim it is treated as one application. If one of the adults does not submit the necessary information, the claim does not progress causing hardship for a whole family or household.

Claimants are frustrated when asked to provide the same information again and again at different stages in their claim. One claimant had made a joint claim with her partner but when they split up she had to go through the entire process again, despite having already provided the required information.

Making a claim can take hours online and then claimants can face a lengthy wait before receiving any money – we were told 12 weeks in some cases. One case took up to 7 months to be paid in full. There is confusion about add-ons and an expectation that the claimant needs to know his or her entitlement to be able to claim them. DWP staff do not help claimants establish what they are entitled to.

Delay in money coming through means some claimants have nothing to live on. One claimant who had lost her job due to her medical conditions had a 6 month wait before she received UC during which time she was continually asked for doctor's notes.

We know advances are available but we were told there is no flexibility around recovery rate; it has to be £40 or £50 a month. In one case we were told about an advance that took weeks to arrive and was for less than half of the rent that was due. There is lack of awareness around the availability of crisis grants. A number of claimants said they would be reluctant to take on more debt and would be worried about doing so, believing it would be a loan instead of a grant.

One attendee received no UC payment because some final earnings had come through in the month he claimed. He felt this was unfair. Under the previous system this would have been treated as capital whilst UC treats it as income, despite the job having ended before a claim is made.

Another attendee with four children said she had waited at least 8 weeks for payment. No reason was given for this other than it the standard timescale. We heard repeatedly about late and missed payments and a lack of certainty around when a payment would be received and how much it would be.

We were told local DWP staff do not have the authority to take decisions so claimants are invariably referred to the helpline. Calls to the helpline are charged at 12p/minute from a landline and 45p/minute on a mobile. There can be long waiting times ((30-40 minutes) to get through. One claimant told of having waited on the line for 40 minutes only to have the phone hung up on her. We heard that helpline staff will tell a claimant something is being dealt with and undertake to get back to the claimant but they often don't. The claimant has to call again incurring more charge. One of the claimants we met said she was still waiting for a call back after 3 weeks.

A couple making a claim mentioned the difficulty in having appointments made for the same day but at different times to agree their individual claimant commitments. This was a particular issue where one claimant was a carer for his wife who has dementia. Jobcentre staff were frustrated with this too but had not control over the appointment system.

Claimants are required to access their journal to check for messages, updates and information but to do this they need internet access. Some don't have internet access and are expected to travel to public internet access points such as libraries. Some told us of their difficulties in travelling to libraries by themselves.

Most people we spoke to had concerns about the journal, messages posted by claimants not being responded to or responses being delayed sometimes for up to a week, for example if a particular work coach was on holiday. We were told about messages being deleted, information not being passed on and the journal being used insensitively. An example of this was notifying a claimant about overpayments being taken back in larger instalments than would be manageable and contrary to a previous repayment agreement reached. We also heard about the journal being used to change appointments without sufficient notice and missed appointments then leading to payment being stopped.

Issues about missing payments, particularly before a weekend, were raised. If claimants ask when a payment will arrive, they are told "by 8pm" however the helpline closes at 6pm so there is no way for them to report a missing payment or request a Crisis Grant.

The system is not responding to feedback and lacking in service standards. More needs to be done to respond to complaints and establish an escalation route for unresolved complaints.

In the middle of a conversation with the Convener, a claimant received a message, via text, telling her that her payments would be stopped. The claimant was extremely upset and burst into tears.

What we heard about the support available for vulnerable people

The claims process is seen as relatively straightforward for young, healthy, IT literate people but not for older claimants or those with health or capability issues. For them the system can often feel complex and confusing and they feel unsupported. There is the feeling that claimants have to “jump through hoops” to get what they are entitled to; that the process is deliberately designed to discourage people from claiming; and confusing for those moving from legacy benefits to UC whose circumstances change.

The claims process is digital by default but many claimants have little or no experience of the digital world, do not have access to a computer and do not have the necessary skills. Claimants can feel vulnerable having been forced onto benefits following a sudden change of circumstance after years in work. It was felt there was a lack of recognition of people’s circumstances and differing levels of ability, a lack of empathy and little practical support at the jobcentre. Despite it being a digital process, we were told large amounts of paperwork are still required; one example being GP fit notes that have to be handed in to the Jobcentre.

A support worker told us that vulnerable young people who are not in a position to share with others and can’t find a one bedroom property to rent are experiencing problems because of the £295/month ceiling for the housing element.

Claimants told us about their unseen conditions. They felt they were treated insensitively and belittled by some DWP staff. There was also the feeling from some that younger people were treated differently; an impression that DWP staff felt younger people should not have a medical condition that prevented them from working.

One vulnerable claimant told us that she had simply received a phone call to tell her she had failed her assessment and her money would be stopped. There was nothing in writing and her support worker had not been told.

We consistently heard that more support is required at a local level for older claimants and those with mental health problems. One claimant did describe a positive experience of getting help at the jobcentre but this had been the only time he had managed to get any help there. We heard from others that staff will not speak to claimants without an appointment and the atmosphere in the Jobcentre can feel

intimidating. The overall feeling is that the DWP is not about providing appropriate support but getting people back in to work.

Clerk to the Committee
January 2017